WHAT IS CLAIMED:

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- 1. A wagering account set-up facility to register with and/or communicate with a wagering account holder, the facility comprising:
- a display that identifies capability to accept one or more information requests to establish a wagering account;
 - a reader to read a wagering account application;
- a user interface to capture a an identification source of a holder of the wagering account and to capture input from the user in response to the one or more information requests on the display; and
- a processor to process a) the wagering account holder's identification source, b) the input, c) where an application has been submitted to the reader, information from the wagering account form, and d) set-up the wagering account.
- 2. The wagering account set-up facility of claim 1, wherein the facility is a kiosk further comprising a wagering card dispenser to issue a wagering card on the set-up wagering account.
- 3. The wagering account set-up facility of claim 1, further comprising a card reader to read a card that enables at least one interaction selected from the group consisting of identifying a wagering account holder; and read a card that can deposit value into the wagering account.

- 4. The wagering account set-up facility of claim 1, further comprising a connection to a credit database to validate set-up of the wagering account.
- 5. The wagering account set-up facility of claim 1, wherein the processor instructs a wagering account set-up confirmation to be sent to the wagering account holder.
- 6. A wagering terminal in communication with a race providing system that facilitates wagering on race events and provides information regarding the race events, the terminal comprising:

a display to present information regarding selected race events;

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a user interface enabling a user to place a wager on an elected race event of automatically processor-selected race events displayed or on a single automatically processor-selected race event;

a card reader to receive a card having information pertaining to a user account and to enable identification of available wager amounts for wagers on the elected race event;

at least one currency receiver or credit receiver to receive currency or credit, respectively,

wherein currency or credit provided to the currency receiver or credit receiver may be deposited to the user account.

- 7. The wagering terminal of claim 6, comprising a currency dispensing device to dispense currency and wherein currency dispensed is withdrawn from the user account.
- 8. The wagering terminal of claim 6, further comprising digital communication access to a race event selector to select race events, wherein the selected race events are next race events for wagering.
- 9. A wagering terminal in communication with a race providing system that facilitates wagering on race events and provides information regarding the race events, comprising:

a race event selector to select next race events for wagering, the race event selector using an algorithm to select next race events by analyzing one or more factors selected from the group consisting of estimated start of race event; estimated duration of race event; nature of the race event; actual start of the race event as affected by delays, and playability;

a display to display information regarding the selected race events;

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a user interface by which a user may place a wager on an elected race event of the selected race events displayed or a single race event selected; and

a wagering value selector to select a wager amount for the wager on the elected race event.

- 10. The wagering terminal of claim 9, wherein at least two of the factors are weighted and can be adjusted automatically to configure selection of the next race event.
- 15 11. The wagering terminal of claim 9 wherein the wagering value selector enables either player selection of wagering amounts or automatic selection of wager amounts.
 - 12. A wagering terminal in communication with a race providing system that facilitates wagering on race events and provides information regarding the race events, comprising:

a display to present information regarding selected race events, the information including race contestant wagering information displayed according to a profile of a user of the wagering terminal;

a user interface enabling placement of a wager on an elected race event of the selected race events displayed or a single race event selected; and

a wagering value selector to provide a wager amount for the wager on the elected race event.

13. The wagering terminal of claim 12, wherein the profile is a risk/reward profile and there is a manual control on the wagering terminal through which a user may select a profile.

- 14. The wagering terminal of claim 12, wherein the race contestant wagering information is generated from matching handicapping data showing estimated probability of race contestants finishing in specific positions against current odds to find wagering opportunities according to at least one algorithm using the handicapping data and the current odds.
- 15. The wagering terminal of claim 12, wherein the user interface displays icons corresponding to race contestants in a race event and a color or other indicator of the icons represents the race contestant wagering information.
 - 16. The wagering terminal of claim 12, wherein the race contestant wagering information comprises at least one of a specific wager, a race contestant selection and a wager amount in accordance with the user profile.

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A wagering terminal in communication with one or more race providing systems that facilitates wagering on race events and provides information regarding the race events, the wagering terminal comprising:

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- a display to present information regarding selected race events;
- a user interface to place a wager on an elected race event of the selected race events displayed;
- a wagering value identifier to provide a wager amount for the wager on the elected race event; and
- a portable module providing a library of at least two protocols for accessing different API's for different tote-providers to support interoperability of the wagering terminal with more than one race providing systems.
- 18. The wagering terminal of claim 17, wherein the module defines an application programming interface for the wagering facilitated by the wagering terminal and an application programming interface for networking services of the race providing systems.

19. The wagering terminal of claim 17, wherein the portable module is adapted to accept one or more plug-in modules, each defining the interoperability to a specific race providing system.

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- 20. A wagering terminal in communication with a race providing system that a) facilitates wagering on race events and b) provides information regarding the race events, comprising:
 - a display to present information regarding selected race events;
 - a processor in communication with the wagering terminal;
- a user interface to place a wager on an elected race event of the selected race events displayed; and
- a wagering value mechanism to provide a wager amount for the wager on the elected race event,
- wherein software executed by the processor requires a user identifier to be provided in association with the wager to limit access to wagering or credit accounts so as to protect the identity of a user that made the wager when winning wagers are disclosed.
- 21. The wagering terminal of claim 20, wherein, if the wager was a winning wager, a results board displays the user identifier associated with the wager.
 - 22. The wagering terminal of claim 21, wherein, if the wager was a winning wager, a results board displays a winning amount associated with the wager.
- 23. The wagering terminal of claim 20, wherein, if the wager was a winning wager, an audio signal is activated at the end of a selected race event when a winning wagers has been played on the wagering terminal and an amount of money has been won on the wagering terminal.
- 24. A user interface for a wagering terminal, comprising: a spinning reel animation;

selection system for selecting at least one race location and at least one contestant in a race event;

communicative connection to a race information provider that carries information of the at least one race contestant selected to the race information provider to enter a wager on the at least one selected contestant on a wager in the race event;

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when the spinning reel animation is completed, a screen presenting identification of the at least one race contestant in the race event selected for a wager.

- 25. The user interface of claim 24, wherein the one or more race contestants comprise one or more quick pick race contestants automatically selected on at least the basis of handicapping data.
- 26. The user interface of claim 24, wherein the one or more race contestants comprise one or more quick pick race contestants in which quick pick selection is based on handicap data and odds data.
 - 27. A wagering terminal in communication with a race providing system that facilitates wagering on race events and provides information regarding the race events, comprising:
 - a display to display information regarding selected race events;
 - a user interface to place a wager on an elected race event of the selected race events displayed;
 - a wagering value mechanism to indicate a wager amount for the wager on the elected race event; and
 - a wagering processor to automatically provide one or more bonus picks in association with the wager.
- 28. The wagering terminal of claim 27 wherein the wagering processor provides bonus picks when a wager results in a predetermined event.

- 29. The wagering terminal of claim 28 wherein the predetermined event comprises a payout equal to or in excess of a predetermined amount.
- 30. The wagering terminal of claim 27, wherein the bonus pick is an automatic selection of a race contestant from remaining race contestants in a race event not included in the wager or other bonus picks.

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- 31. The wagering terminal of claim 30, wherein the selection of the race contestant for the bonus pick is random.
- 32. The wagering terminal of claim 27, wherein a pool out of which the bonus prize(s) for a winning bonus pick(s) is paid out is funded by one or more of: a set-aside of a percentage of wagering handle; an additional contribution by one or more race event tracks and a wager surcharge.
 - 33. The wagering terminal of claim 29, wherein the pool is underwritten by an insurance policy to ensure that a bonus prize can be paid.
- 34. The wagering terminal of claim 29, wherein a payout of a bonus prize for a winning bonus pick is determined by one or more of: a size of the entire bonus pool; straight odds of winning the bonus pick; an effective payout or odds of winning the wager; an actuarial determination of the bonus prize; and a pari-mutuel determination with a jackpot and reserve similar to a lottery system.
- 35. The wagering terminal of claim 34, wherein a separate ticket is issued from a ticket for the wager, the separate ticket incorporating details of the wager and providing the one or more bonus picks.
- 36. The wagering terminal of claim 35, wherein the separate ticket is provided with a bar code to track and facilitate payout of a bonus prize for a winning bonus pick.

- 37. The wagering terminal of claim 34, wherein the one or more bonus picks are provided on a same ticket of the wager in association with which the one or more bonus picks are provided.
- 38. The wagering terminal of claim 34, wherein a time for display of the audio or video of a next race event is determined by estimating a run time of the next race event and adding extra time for delayed starts and slow race events.

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- 39. A method of placing a wager on a race event comprising a player accessing a wagering system, the player authorizing a wager to be placed, the wagering system automatically selecting at least one race location and race event upon which a wager may be placed, and a wager on the automatically selected race location and race event being placed through the wagering system.
 - 40. The method of claim 39 wherein the wagering system automatically selects a wagering format on the selected race location and race event.
 - 41. The method of claim 39 wherein the player selects a wagering format on the wagering system.
 - 42. The method of claims 40 or 41 wherein the wagering systems selects a race contestant for a wager based at least in part upon handicapping principles.
 - 43. The method claim of claim 42 wherein the handicapping principles include at least two factors selected from the group consisting of handicapping parameters and/or tote odds or wager odds.
 - 44. The method of claim 39 wherein the race location and race location as automatically selected by the wagering system by considering sufficiency of time until running of the race event enabling at least a minimum amount of time within which a wager can be placed.

45. The method of claim 39 wherein the race location and race location as automatically selected by the wagering system by considering sufficiency of a range of time until running of the race event enabling at least a minimum amount of time within which a wager can be placed.

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46. The method of claim 39 wherein the race location and race location as automatically selected by the wagering system by considering sufficiency of a range of time until running of the race event enabling at least a minimum amount of time within which a wager can be placed and a maximum amount of time so that wagering rates can be maintained at a frequency level.

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47. The method of claim 39 wherein a user accesses the wagering system through a user betting interface.

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48. The method of claim 39 wherein information concerning race track codes of selected race locations are displayed to a user.

49. The method of claim 47 wherein information concerning race track codes of selected race locations are displayed to a user.

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on a wager and the wagering system completes the selection information to place a wager.

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51. The method of claims 39, 40, 44, 45, 46, 47, 48, 49 or 50 wherein a wager is placed through the wagering system into a pari-mutuel pool at the race location.

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52. The method of claim 43 wherein a wager is placed through the wagering system into a pari-mutuel pool at the race location.

- 53. The method of claim 48 wherein race and track codes are combined with a race event selector and are displayed to the user.
- 54. The method of claim 39 wherein when an award occurs that exceeds a predetermined amount or exceeds a predetermined odds, a first bonus wager on a race event is awarded to the player, the bonus wager being automatically selected by the wagering system.

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- 55. The method of claim 39 wherein if the player wins the first bonus wager, a second bonus wager is automatically selected by the wagering system for the player.
 - 56. The method of claim 55 wherein if the player wins the second bonus wager, a third bonus wager is automatically selected by the wagering system for the player.
 - 57. The method of claim 55 wherein if a predetermined number of consecutive bonus wagers are won by the player, a jackpot is awarded to the player.
- 58. The wagering terminal of claim 9 having communication with a wager amount/bet type selector that calculates the wager amount for a particular bet type and displays the amount calculated and bet type on a user icon or button on the user interface.
- 59. The wagering terminal of claim 9 wherein a user interface icon or button enables selection pf a combination wager amount/bet type within a bet type selector that chooses bet type and race contestants.
 - 60. The wagering terminal of claim 9 wherein a quick pick rotator function is in the wagering system that rotates race contestants on the basis of placing a same dollar amount on each respective race contestant.

- 61. The wagering terminal of claim 9 wherein a quick pick rotator function is in the wagering system that tries to even out amounts of wagering dollars wagered on each race contestant.
- 62. The wagering terminal of claim 9 wherein a quick pick rotator function is in the wagering system that is programmed to choose at least some less desirable race contestants which have high odds or low speed ratings.
- 10 63. The wagering terminal of claim 9 wherein a quick pick rotator function is in the wagering system that operates in a separate betting pool from the race location pool.

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- 64. The wagering terminal of claim 9 wherein a quick pick rotator function is in the wagering system that operates in a separate betting pool that does not commingle with any third parties or commingle with any outside race providing system and operates in conjunction with the quick pick rotator.
- 65. A private pari-mutuel betting pool network that has a separate pool for each racetrack, race and bet type.
- 66. The paramutuel betting pool network of claim 65 that has a program to effect a quick pick rotator that attempts to have approximately equal amounts of money wagered on each race contestant.
- 67. The private pari-mutuel separate pool betting network of claim 65 that has only one minimum wagering amount.
- 68. The private pari-mutuel separate pool betting network of claim 65 that has only one standard takeout rate for each bet type.

69. The private pari-mutuel separate pool betting network of claim 65 that has only one simulcast menu of specific racetrack events.